

Walter O'Cheskey
 Chapter 13 Trustee
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IN THE UNITED STATES BANKRUPTCY COURT
 NORTHERN DISTRICT OF TEXAS
 ABILENE DIVISION

IN RE:

NANCY ELIZABETH LOZANO

CASE NO: 12-10341-RLJ-13

HEARING DATE: 10/2/2013

HEARING TIME: 11:00 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND
 PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2010-01 and would respectively show unto to the Court as follows:

I.

OBJECTION -- NO PROOF OF CLAIM FILED

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
010 0 U	ADVANCE AMERICA	\$500.00	012 0 U	AUSTIN FINANCE	\$320.00
014 0 U	CENTRAL FIN	\$1,130.00	015 0 U	CLINICAL PATHOLOGY ASSOCIATES	\$68.00
	<i>Need better address.</i>				
016 0 U	FIRST CASH ADVANCE	\$400.00	022 0 U	METROCARE SERVICES-ABILENE	\$200.00
				<i>Need better address.</i>	
023 0 U	RADIOLOGY ASSOCIATES OF ABILENE	\$236.00	024 0 U	THE CASH STORE	\$300.00
025 0 U	TXU ELECTRIC/TXU ENERGY	\$407.00			

II.

SPECIFIC OBJECTIONS

No Objections

III.

TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
<u>SECURED CREDITORS</u>							
008 0	ABILENE TEACHERS FEDERAL CREDIT UNION	2005 JEEP LIBERTY	\$7,919.00	\$11,350.00	6.00%	59	\$175.15 PAID BY TRUSTEE
009 0	ABILENE TEACHERS FEDERAL CREDIT UNION	SERVICES	\$1,391.44	\$1,391.44		59	\$23.58 PAID BY TRUSTEE
020 0	GREEN TREE SERVICING LLC	1525 SCENIC WAY --STAY LIFTED	\$37,668.15	\$120,875.00			STAY LIFTED
<u>PRIORITY CREDITORS</u>							
003 0	INTERNAL REVENUE SERVICE	2009-2011 INCOME TAXES	\$7,648.38			59	\$166.27 PAID BY TRUSTEE

UNSECURED GENERAL CREDITORS

Trustee Clm#	Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount
011 0 U	SOUTHWESTERN BELL TELEPHONE COMPANY	\$505.17	013 0 U	PRA RECEIVABLES MANAGEMENT	\$373.33
	<i>SERVICES</i>			<i>PURCHASES/CAPITAL ONE</i>	

017 0 U	PREMIER BANKCARD/CHARTER	\$610.69	018 0 U	PREMIER BANKCARD/CHARTER	\$301.56
	<i>PURCHASES</i>			<i>PURCHASES</i>	
019 0 U	PRA RECEIVABLES MANAGEMENT	\$1,166.61	021 0 U	HENDRICK MEDICAL CENTER	\$1,866.48
	<i>PURCHASES/GE CAPITAL DILLARDS</i>			<i>MEDICAL SERVICES</i>	
031 0 U *	INTERNAL REVENUE SERVICE	\$2,662.66	034 0 U *	SOUTHWESTERN BELL TELEPHONE COMPANY	\$158.65
	<i>PENALTY</i>			<i>SERVICES/AT&T</i>	
	<i>Not provided for in confirmed plan.</i>			<i>Not provided for in confirmed plan.</i>	

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

IV.

TRUSTEE'S PLAN MODIFICATION

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

No Modification Needed

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 10/2/2013 AT 11:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

VIDEO: US COURTHOUSE ROOM 2201, 3RD & PINE, ABILENE, TEXAS 79604

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2010-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 8/6/2013

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

ABILENE TEACHERS FCU PO BOX 5706 ABILENE TX 79608
ABILENE TEACHERS FEDERAL CREDIT UNION ATTN GREGORY PECK PO BOX 5706 ABILENE TX 79608
ADVANCE AMERICA 3285 S 14TH ABILENE TX 79605
AUSTIN FINANCE 3428 N 1ST ST ABILENE TX 79603
BAY AREA CREDIT SERVIC 1000 ABERNATHY RD NE STE ATLANTA GA 30328
CAPITAL ONE NA CAPITAL ONE BANK -USA NA PO BOX 30285 SALT LAKE CITY UT 84130
CENTRAL FIN 3424 NORTH FIRST ABILENE TX 79603
CLINICAL PATHOLOGY ASSOCIATES PO BOX 3138 ABILENE TX 79604
DOROTHY CAFFEY 1618 ORANGE ST ABILENE TX 79601
FIRST CASH ADVANCE 4102 BUFFALO GAP RD ABILENE TX 79605
FIRST PREMIER BANK 601 S MINNESOTA AVE SIOUX FALLS SD 57104
GEMB DILLARDS BANKRUPTCY DEPARTMENT PO BOX 103104 ROSWELL GA 30076
GMAC MORTGAGE 3451 HAMMOND AVE WATERLOO IA 50702
GREEN TREE SERVICING LLC PO BOX 0049 PALATINE IL 60055
GREEN TREE SERVICING LLC PO BOX 6154 RAPID CITY SD 57709
HENDRICK MEDICAL CENTER 1242 NORTH 19TH STREET ABILENE TX 79601
HENDRICK MEDICAL CENTER 1900 PINE ST ABILENE TX 79601
INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA PA 19101
INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19101
METROCARE SERVICES-ABILENE PO BOX 26018 DEPT 8037 BEAUMONT TX 77720
NANCY ELIZABETH LOZANO 2233 MELROSE ST ABILENE TX 79605
PRA RECEIVABLES MANAGEMENT PORTFOLIO REC ASSOC PO BOX 41067 NORFOLK VA 23541
PRA RECEIVABLES MANAGEMENT PORTFOLIO RECOVERY ASSOC PO BOX 12914 NORFOLK VA 23541
PREMIER BANKCARD /CHARTER PO BOX 2208 VACAVILLE CA 95696
RADIOLOGY ASSOCIATES OF ABILENE PO BOX 2898 ABILENE TX 79604
SERVICE BUREAU INC 2705 81ST ST LUBBOCK TX 79423
SOUTHWESTERN BELL TELEPHONE COMPANY C/O AT&T SERVC KAREN CAVAGNARO ONE AT&T WAY ROOM 3A 231 BEDMINSTER NJ 07921
THE CASH STORE 4245 SOUTHWEST DRIVE ABILENE TX 79606
TXU ELECTRIC/TXU ENERGY ATTENTION BANKRUPTCY PO BOX 650393 DALLAS TX 75265
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530
WEST CENTRAL TX COLL B PO BOX 2586 ABILENE TX 79604